

**REMARKS**

Claims 1-20 are pending in this application. Claims 1, 3, 10 and 17 are amended herein.

Claims 1, 8 and 15 are independent.

Claims 3-4, 10-11 and 17-18 are objected to as containing the acronyms ACH and/or RPS. Claims 3, 10 and 17 are amended, along the lines suggested by the Examiner, to address the noted concern. Accordingly, it is respectfully requested that the objection be reconsidered and withdrawn.

Claims 1-7 stand rejected under 35 USC §101 as directed to non-statutory subject matter.

Claim 1 is amended, along the lines suggested by the Examiner, to address the noted concern. Accordingly, it is respectfully requested that the rejection be reconsidered and withdrawn.

Priority under 35 USC §119(e) is denied, on the basis that the parent '314 and '561 applications fail to disclose risk processing. The denial of priority is respectfully traversed.

As reflected on the Updated Filing Receipt dated January 9, 2004, the present application claims priority through two lines of parentage.

More particularly, priority is claimed based on a first line of parentage is the '314 parent application and '561 grandparent application (now the '322 patent). This will henceforth be characterized as "mother-side parentage". Accordingly, the present application claims priority to March 3, 1998 (the filing date of the '561 grandparent mother-side application) for all aspects of the claimed invention disclosed in the '561 application.

The present application also claims priority based on a second line of parentage from the '711 parent application, '620 grandparent application (now the '072 patent),

and the '071 great grandparent application (now the '113 patent). This will henceforth be characterized as "rather-side parentage". Accordingly, the present application claims a priority date of July 25, 1991 (the filing date of the '071 great grandparent father-side application), with respect to all aspects of the claimed invention disclosed in the '071 application.

Thus, the present application specification incorporates the disclosures from both the mother-side parentage and father-side parentage.

As will be understood, from a further review of the relevant parent disclosures, the mother-side parentage discloses an integrated bill presentment and payment system in which a service provider (i) transmits bill information, such as detailed or summary bill information, to a payor, for example over the Internet, (ii) receives a payment instruction from the payor to pay the bill based on the transmitted bill information, and (iii) initiates a payment of the bill to the biller based on the received instruction. Thus, the mother-side parentage discloses integrated automated bill presentment and payment, but does not necessarily disclose details relating to performing the payment side functioning.

However, the father-side parentage discloses such details. These details include those relating to what is commonly referred to as "risk processing".

Thus, it is respectfully submitted that there is no new matter added in the present application specification in view of the expressly claimed priority.

Accordingly, it is respectfully requested that the denial of the claimed priority be reconsidered and withdrawn.

Claims 1-20 stand rejected under 35 USC §102(b) as anticipated by Watson (U.S. Patent No. 5,978,780). The rejection is respectfully traversed.

As discussed above, the present application claims priority to July 25, 1991 for aspects of the claimed invention relating to risk. For example, initiating payment based

on a selected debit type, which is in turn based on a determined risk associated with the payment, was first disclosed in the '071 great grandparent application filed on July 25, 1995 (see the father-side parentage). Accordingly, the applied Watson reference is not prior art to the present application with respect to this aspect of the claimed invention. Therefore, Watson lacks the determining, selecting and initiating of claim 1, the processor of claim 8, and the first station of claim 15 and cannot anticipate claims 1-20 of the present application.

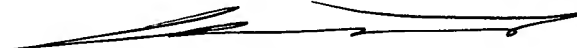
Thus, it is respectfully requested that the anticipation rejection based on Watson be reconsidered and withdrawn.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to the Deposit Account No. 01-2135 (Case No. 1158.41557CX2) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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